

Welcome to DialogClassic Web(tm)

Dialog level 02.18.00D
Last logoff: 28jul03 17:31:14
Logon file405 29jul03 12:47:10

*** ANNOUNCEMENT ***

--File 654 - US published applications from March 15, 2001 to the present are now online. Please see HELP NEWS 654 for details.

--File 581 - The 2003 annual reload of Population Demographics is complete. Please see Help News581 for details.

--File 990 - NewsRoom now contains February 2003 to current records.
File 992 - NewsRoom 2003 archive has been newly created and contains records from January 2003. The oldest months's records roll out of File 990 and into File 992 on the first weekend of each month.
To search all 2003 records BEGIN 990, 992, or B NEWS2003, a new OneSearch category.

--Connect Time joins DialUnits as pricing options on Dialog.
See HELP CONNECT for information.

*** --SourceOne patents are now delivered to your email inbox as PDF replacing TIFF delivery. See HELP SOURCE1 for more information.

--Important news for public and academic libraries. See HELP LIBRARY for more information.

--Important Notice to Freelance Authors--
See HELP FREELANCE for more information

NEW FILES RELEASED

***World News Connection (File 985)
***Dialog NewsRoom - 2003 Archive (File 992)
***TRADEMARKSCAN-Czech Republic (File 680)
***TRADEMARKSCAN-Hungary (File 681)
***TRADEMARKSCAN-Poland (File 682)

UPDATING RESUMED

RELOADED

***Population Demographics -(File 581)
***CLAIMS Citation (Files 220-222)

REMOVED

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?

B IGOR705

>>> 77 does not exist

>>>1 of the specified files is not available

29jul03 12:47:25 User268082 Session D32.1

\$0.00 0.234 DialUnits FileHomeBase

\$0.00 Estimated cost FileHomeBase

\$0.06 INTERNET

\$0.06 Estimated cost this search

\$0.06 Estimated total session cost 0.234 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 2:INSPEC 1969-2003/Jul W3

(c) 2003 Institution of Electrical Engineers

***File 2: Alert feature enhanced for multiple files, duplicates removal, customized scheduling. See HELP ALERT.**

File 9:Business & Industry(R) Jul/1994-2003/Jul 28

(c) 2003 Resp. DB Svcs.

File 15:ABI/Inform(R) 1971-2003/Jul 26

(c) 2003 ProQuest Info&Learning

***File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**

File 16:Gale Group PROMT(R) 1990-2003/Jul 29

(c) 2003 The Gale Group

***File 16: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**

File 20:Dialog Global Reporter 1997-2003/Jul 29

(c) 2003 The Dialog Corp.

File 35:Dissertation Abs Online 1861-2003/Jun

(c) 2003 ProQuest Info&Learning

File 65:Inside Conferences 1993-2003/Jul W4

(c) 2003 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Jun

(c) 2003 The HW Wilson Co.

File 148:Gale Group Trade & Industry DB 1976-2003/Jul 29

(c)2003 The Gale Group

***File 148: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 233:Internet & Personal Comp. Abs. 1981-2003/Jun

(c) 2003 Info. Today Inc.

File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Jun

(c)2003 Info.Sources Inc

File 275:Gale Group Computer DB(TM) 1983-2003/Jul 29

(c) 2003 The Gale Group

File 347:JAPIO Oct 1976-2003/Mar(Updated 030703)

(c) 2003 JPO & JAPIO

***File 347: JAPIO data problems with year 2000 records are now fixed.**
Alerts have been run. See HELP NEWS 347 for details.

File 348:EUROPEAN PATENTS 1978-2003/Jul W03

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030724,UT=20030717

(c) 2003 WIPO/Univentio

File 474:New York Times Abs 1969-2003/Jul 28

(c) 2003 The New York Times

File 475:Wall Street Journal Abs 1973-2003/Jul 28

(c) 2003 The New York Times

File 476:Financial Times Fulltext 1982-2003/Jul 29

(c) 2003 Financial Times Ltd

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 The Gale Group

***File 583: This file is no longer updating as of 12-13-2002.**

File 610:Business Wire 1999-2003/Jul 29

(c) 2003 Business Wire.

***File 610: File 610 now contains data from 3/99 forward.**

Archive data (1986-2/99) is available in File 810.

File 613:PR Newswire 1999-2003/Jul 29

(c) 2003 PR Newswire Association Inc

***File 613: File 613 now contains data from 5/99 forward.**

Archive data (1987-4/99) is available in File 813.

File 621:Gale Group New Prod.Annou.(R) 1985-2003/Jul 29

(c) 2003 The Gale Group

File 624:McGraw-Hill Publications 1985-2003/Jul 28

(c) 2003 McGraw-Hill Co. Inc

***File 624: Homeland Security & Defense and 9 Platt energy journals added**

Please see HELP NEWS624 for more

File 634:San Jose Mercury Jun 1985-2003/Jul 27

(c) 2003 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2003/Jul 29

(c) 2003 The Gale Group

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

Set	Items	Description
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?

S FUTURE (20N) (RATE? OR TARIFF? OR SUBSCRIPTION?) (20N) CHANGE

Processing

Processed 10 of 28 files ...

Processing

Processed 20 of 28 files ...

Processing

Completed processing all files

8032994 FUTURE

9544343 RATE?

516815 TARIFF?

580171 SUBSCRIPTION?

6846571 CHANGE

S1 18124 FUTURE (20N) (RATE? OR TARIFF? OR SUBSCRIPTION?)
(20N) CHANGE

?

S S1 AND (BILLING (2N) CYCLE)

18124 S1

469238 BILLING
1376034 CYCLE
4468 BILLING(2N)CYCLE
S2 3 S1 AND (BILLING (2N) CYCLE)

?

T S2/TI,KWIC/1-3

2/TI,KWIC/1 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

The Kansas City Star, Mo., At Your Service Column

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... I spoke with someone in customer service who indicated that on transferred balances the interest **rate** was still 2.99 percent. But on purchases or cash advances the **rate** would be different.

Again, I asked if the interest **rate** would change on transferred balances in the near **future**. I was told it would not change. I emphatically questioned the representative on this issue two or three times and was given...

...time.

When I got my May statement, I discovered that Chase had increased the interest **rate** from 2.99 percent to 13.49 percent. I specifically asked about the rate change...

... 2.99 percent rate was valid from the time you opened your account until your **billing cycle** ended in February 2001, or as long as the account remained in good standing.

After...

... to extend the 2.99 percent interest rate for an additional 12 months (until your **billing cycle** ends on July 2002).

We hope your situation will be a remainder to others to...

2/TI,KWIC/2 (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

Easy Credit on Campus Puts Some Students in Financial Trouble

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... emergencies, and it helps them build a healthy credit history to draw on in the **future**, she said.

"We treat them as adults, which is what they are," Mendler said. "It ...

... a long-term relationship with the customers after they finish college, when their needs will **change** to mortgages and such."

The **rate** Citibank charges for the student cards is almost universal among card-issuers: Prime, plus 9...

... that add to the cost, such as late payments and over-limit fees and two-**cycle billing**, which requires at least two back-to-back no-balance months to avoid interest charges...

2/TI,KWIC/3 (Item 1 from file: 148)

Circular A-87 revised. (Office of Management and Budget Circular A-87)

... expenses for normal operating purposes. The 60-day timeframe should correspond with the agency's **billing cycle** . A greater working capital reserve can be granted by the federal cognizant agency for unusual...

...include a cash refund to the federal government for overpayment, credits to programs, adjustments to **future billing rates** , and adjustments to the agency's cost allocation plan. Final adjustments are subject to a cap of \$500,000. This was a **major change** from earlier versions of the draft circular which established the cap at a lower threshold...

?

Set	Items	Description
S1	18124	FUTURE (20N) (RATE? OR TARIFF? OR SUBSCRIPTION?) (20N) CHANGE
S2	3	S1 AND (BILLING (2N) CYCLE)

?

S S1 AND UTILITY AND (CUSTOMER? (20N) INDICAT??? (20N) FUTURE (20N) (RATE? OR TARIFF
>>>Unmatched parentheses

?

S S1 AND UTILITY AND (CUSTOMER? (20N) INDICAT??? (20N) FUTURE (20N) (RATE? OR TARIFF
>>>Invalid syntax

?

S CUSTOMER? (S) INDICAT??? (S) FUTURE (S) (RATE? OR TARIFF?)_
>>>Invalid syntax

?

?

S CUSTOMER? (S) INDICAT??? (S) FUTURE
Processing
Processed 10 of 28 files ...
Processing
Processed 20 of 28 files ...
Processing
Completed processing all files
9810342 CUSTOMER?
5887725 INDICAT???
8032994 FUTURE
S3 34978 CUSTOMER? (S) INDICAT??? (S) FUTURE

?

S S 1 AND S3
0 S 1
34978 S3
S4 0 S 1 AND S3

?

?

Set	Items	Description
S1	18124	FUTURE (20N) (RATE? OR TARIFF? OR SUBSCRIPTION?) (20N)CHANGE
S2	3	S1 AND (BILLING (2N) CYCLE)
S3	34978	CUSTOMER? (S) INDICAT??? (S) FUTURE
S4	0	S 1 AND S3

?

S S1 AND UTILITY

	18124	S1
	1455851	UTILITY
S5	1282	S1 AND UTILITY

?

S S5 AND (INDICAT? (S) DESIR?? (S) (RATE? OR TARIFF?))
>>>Unmatched parentheses
?

S S5 AND (INDICAT? (S) DESIR?? (S) (RATE? OR TARIFF?))
Processing
Processed 10 of 28 files ...
Processing
Processed 20 of 28 files ...
Processing
Completed processing all files

	1282	S5
	6110361	INDICAT?
	2042690	DESIR??
	9544343	RATE?
	516815	TARIFF?
	13244	INDICAT?(S)DESIR??(S) (RATE? OR TARIFF?)
S6	16	S5 AND (INDICAT? (S) DESIR?? (S) (RATE? OR TARIFF?))

?

T S6/TI,KWIC/1-16

6/TI,KWIC/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

A survey of manufacturing industry policy: From the tariff board to the productivity commission

...TEXT: Commission is interesting for political and economic reasons, but not least for what the namechangesignifies for the□future□direction

of industry policy. A brief history of the names of organizations responsible for making recommendations on industry policy is instructive. Evolution from the Tariff Board of the 1920s into the Industries Assistance Commission in the 1960s (IAC) signalled a...both the private and public sectors so that economic growth could be achieved without high **rates** of inflation. There were three distinct components to restructuring the economy. The first was deregulation...

... second was reduction or removal of trade protection, particularly for specific industries with very high **rates** of protection. This indicated a clear recognition of the failure of protectionist policies to generate the **desired** levels of efficiency in the protected industries. There was also a shift to encouraging exports and research and development, considered to be key components in establishing a strong growth **rate**. At the same time, it was acknowledged that protected industries would undergo structural adjustment, sometimes...

... consumers at lower prices. Both sectors had been subject to regulation because of the public **utility** aspect of the services they provided. However, in the 1980s there was a significant shift...

6/TI,KWIC/2 (Item 1 from file: 148)
DIALOG(R) File 148:(c)2003 The Gale Group. All rts. reserv.

Demand for international reserves: a review article. (money supply) (Statistical Data Included)

... regime with no capital flows in an expenditure reducing model. He postulates that nations receive **utility** from holding reserves because reserves reduce adjustment costs. However, there exists an opportunity cost of ...reserve level, R , and its desired level, $(R.\text{sup.}^*)$. Theoretically, Clark believes there exists a **utility** curve of different combinations of $(R.\text{sup.}^*)$ and (γ) that maintain a constant probability of...to hold less reserves if their capital account is highly elastic with respect to interest **rate** movements, because then rapidity of adjustment to **desired** reserves is much faster. Classen (1975), following Miller-Orr's (1966) money demand model, also...

...theoretically verified that central bank reserve holding behaviours will generally be dissimilar, when a floating **rate** regime is in place than during a fixed **rate** regime, except under two special circumstances. Consequently, Grimes **indicates** that reserve demand will be the same across the two unique ...work was the first cross-sectional study to identify a significant relation between an interest **rate** (opportunity cost) and reserve demand. Iyoha also introduced a distributed lag adjustment model by distinguishing between a country's actual reserves (R) and their **desired** reserves $((R.\text{sup.}^*))$. Kenen and Yudin (1965) had implicitly assumed that the speed of adjustment was instantaneous by not distinguishing between **desired** reserves $((R.\text{sup.}^*))$ and ... $\text{sup.}^*) - (R.\text{sub.}-1) + (\beta)(R.\text{sub.}-1)$, where a large value of (γ) would **indicate** more rapid adjustment between optimum **desired** reserves and actual reserves. Following Clark (1970a), Iyoha specified a stochastic **utility** maximizing model where a nation maximizes its discounted national income flow by optimizing reserve holdings...

...export receipts $((X.\text{sup.}^e))$, the variability of export earnings $((\sigma.\text{sup.}^2))$, the interest **rate** on its foreign reserve holdings (r) , the degree of openness of the economy, and its...Hippie (1979: 612) believed that Iyoha misinterpreted the significant positive relation between the domestic interest **rate** and reserve demand for LDCs. Iyoha had

postulated that the higher the domestic interest rate, the greater the optimal level of reserves, because the elevated domestic interest rate implies a lower opportunity cost of holding reserves--'inverse proxy' (Iyoha, 1976: 352). In contrast, Hipple (1979: 612) argued that the relevant interest rate is an external rate of interest because LDC reserves are held in US dollar-denominated deposits outside the country. Consequently, all LDCs receive the same US rate of interest and this interest rate does not vary from LDC to LDC. Hence, this would not be identified by a cross-sectional study. Further, Shinkai (1979: 614) stated that Iyoha's 'inverse proxy' of yield-rate on foreign exchange is not theoretically sound, perhaps, even if there was variation across countries ...to be unstable for a large number of developed and less developed countries. Therefore, any future study must include variables that could account for a change in exchange rate regime as well as supply shocks.

Simultaneous equations and gold price

Pre- 1981 empirical studies...for countries with highly developed capital markets'.

Speed of adjustment and disequilibrium models

Prior discussion indicates that flexible exchange rate systems would allow countries to economize international reserve holdings, induce a faster speed of adjustment to equilibrium balance of payments, and move actual reserves into equality with desired reserves much more quickly. However, Bahmani-Oskooee (1988a) pointed out that the international exchange rate system is a managed-float and managed floating requires all countries to hold reserves. Further, countries may hoard reserves due to the expectation of returning to a pegged-rate system. Similarly, countries also set aside reserves as collateral against their foreign borrowings. Consequently, although nations will retain less reserves under a flexible-rate system than a par value system, they will still carry some positive amount of reserves...influence a nation's demand of reserves. Clark (1970) and Heller (1966) used a microeconomic utility maximizing approach and postulated that the optimal level of reserves depended on the marginal adjustment...

6/TI,KWIC/3 (Item 2 from file: 148)

DIALOG(R) File 148: (c)2003 The Gale Group. All rts. reserv.

III. Increasing efficiency and reducing complexity in the tax system.

... regardless of which partner earns the income. On the other hand, there is also a desire to ensure that a married couple does not face higher taxation than an unmarried couple with the same income. These are conflicting goals when rates are progressive. It is impossible to have a progressive rate structure and not change the tax burden when two earners marry without having income splitting...

...longer run US tax policy has oscillated in its objectives. As this shifting policy response indicates, the horizontal equity objective, neutrality with respect to marriage and a progressive tax system have...the relative price of labour to the detriment of people with higher incomes. Whether overall utility improves depends on the weight that is given to the utility of low-income people versus that of high-income people. Simulations based on plausible labour...

...On balance, such simulations suggest that the EITC might be worthwhile for society if the utility of poor people is valued highly. (26) The simulations are only illustrative but nonetheless highlight...the gains to welfare that might accrue from the redistribution of income, as the marginal utility of lower income people is generally implicitly valued

more highly by society than that of...

...between equity and efficiency though, it may be that the relative weights given to the utility of different income groups vary across countries. Some empirical support for such differences comes from...areas fund, a tele-connect fund and a hearing-impaired fund. Finally, there is state utility tax and the federal excise tax to be paid.

(60.) The benchmark estimates of these...Treasury, May.
National Civil Aviation Review Commission (1997),
Avoiding Aviation Gridlock and Reducing the Accident Rate : A
Consensus for Change , Washington, DC, December.
National Energy Policy Development Group (2001),
Reliable, Affordable, and Environmentally Sound Energy for America's
Future , Report of the National Energy Policy Development Group, US
Government Printing Office, May.
National Research Council (2001),
Climate Change Science: An Analysis of Some Key Questions,
Committee on the Science of Climate Change , Division of Earth and Life
Sciences, National Academy Press, May
Neubig, Thomas S. and David...

6/TI,KWIC/4 (Item 3 from file: 148)
DIALOG(R) File 148:(c)2003 The Gale Group. All rts. reserv.

Safeguarding Macroeconomic Stability at Low Inflation.

... led some countries to pursue a disinflationary monetary policy
malting use of an array of indicators of monetary conditions and the
expected future course of inflation. For the three major economies...

...to correspond to a policy reaction function whereby the central bank
seems to adjust interest rates in response to deviations of projected
inflation from the desired rate or range and in response to the
position of output relative to trend. (5) In particular, in response to a
rise in projected inflation relative to the "target" rate , the central
bank seems inclined to raise nominal interest rates by a greater amount
than the increase in inflation so that the real interest rate rises and
dampens demand. (6)

Exchange rate targeting was used most prominently in reducing
inflation...are several aspects to this.

One is that reasonable price stability--that is, a low rate of
change of the aggregate price level--is an essential element of
macroeconomic stability. The distortionary and harmful effects of inflation
are well known. By distorting relative price signals, increasing
uncertainty about future prices, and generally reducing the information
content of the price system, inflation distorts the allocation...on how
stock returns (including the potential for corporate default) are
correlated with the marginal utility of consumption.

(75.) Because of discounting, near-term changes in the underlying
variables have greater...depicts two representative simulation results from
the OW study, showing how the zero nominal interest rate floor becomes a
binding constraint on expansionary monetary policy when policymakers target
a zero inflation rate in case of an adverse demand shock (top panels of
the figure) and in the...

...response to the adverse demand shock at the low target (and thus steady
state) inflation rate , monetary authorities cannot lower the policy rate

by as much as indicated by the policy reaction function because the
policy rate attains its zero floor (panel 1). This in turn prevents the

real long-term rate from falling as much as implied by a "normal" (i.e., unconstrained) policy response. Consequently, monetary policy is unable to provide the desired demand stimulation, resulting in a larger temporary decline in inflation and output than desired (panel 2). It is interesting to note that the zero interest rate constraint inflicts the largest losses in output (relative to the unconstrained case) not in...

...of the positive supply shock in the form of increased output. But the zero interest rate floor prevents monetary policy from easing sufficiently (panel 3): real long term rates will rise rather than fall, causing demand and thus output to decline rather than increase...

6/TI,KWIC/5 (Item 4 from file: 148)
DIALOG(R) File 148: (c)2003 The Gale Group. All rts. reserv.

Energy-efficiency investments and public policy.

... wait if those adoption costs are expected to fall over time at a sufficiently rapid rate.

By adopting appropriate functional forms for $g(\cdot)$ and $L(\cdot)$ in the retrofit context, we have:

[Mathematical Expression Omitted]

Equation (5) is a statement about the current rate of energy savings; it does not involve present values of future streams, in contrast with equation (2) in the new construction case. On the other hand, it does include the time rate of change of adoption costs, which brings into play current expectations of future adoption costs. Put more concretely, to the extent that one expects that compact fluorescent light ... in the form of subsidies or tax credits ($X_{sub,iT}$).

Despite the irrelevance of future energy price paths, equation (5) reminds us that the current time rate of change of adoption costs does matter. In particular, it can pay to wait if purchase or ... of building codes in the new-construction context. Although regulations can--in theory--have the desired effect, our analysis indicates that a one-time change in regulatory stringency should not be expected to lead automatically...

... adoption increases dramatically in that year and then continues to increase at a much slower rate to the peak year of 1983. Subsequent to that time, however, the effects of falling energy prices dominate, and we find the rate of diffusion falling gradually despite the constant level of regulation. Conventional regulations, like market-based... 1993b).

12. It is also possible that energy conservation enters directly in some people's utility functions. Further, note that if the homeowner is not risk-neutral, the riskiness of the...

...and Metcalf (1992) examine the effect of uncertainty on the retrofit decision. By focusing on utility -maximization instead of cost-minimization, we could also investigate the possibility that the optimal consumption...

6/TI,KWIC/6 (Item 5 from file: 148)
DIALOG(R) File 148: (c)2003 The Gale Group. All rts. reserv.

Tax timing and liquidity constraints: a heterogeneous-agent model.

... incidence of liquidity-constrained behavior, it is necessary to impose some fundamental difference in the utility functions or budget constraints facing the two different types of families. This paper uses a

...microeconomic model, each family has three overlapping generations, and agents are assumed to include the utility of the next generation in their own utility. Therefore, RE need not fail due to the absence of intergenerational linkages. The time profile...

...analysis shows that families whose young face binding liquidity constraints in steady state discount the utility of their children at a relatively high rate. Such families also provide no bequests in...

...terms.(1)

An agent's objective is to maximize the expected discounted value of the utility of his own consumption in each of the three periods of life plus the expected discounted value of his heir's utility, subject to budget constraints. To focus on liquidity constraints, we abstract from the possibility of...net asset position.(3) Furthermore, bequests and transfers cannot be negative, since, given the postulated utility functions, younger agents will not choose to transfer resources to their parents.(4) An agent...

...step in setting up the optimization problem is expression of each agent's objective function. Utility is assumed to be separable both intertemporally and intergenerationally, and the function $u(c)$ is...

...Mathematical Expression Omitted]

where β is the agent's discount factor for his own future utility, γ is his discount factor for his heir's utility, and E_t denotes an expectation conditional on all information available at time t ...

...own wage earnings and from transfers made by middle-aged parents, to equate the marginal utility of consumption when young with the expected discounted value of the marginal utility of consumption when middle-aged. If resources available while young are insufficient, then agents would...

...inequality holds with equality when middle-aged agents use transfers to raise the discounted marginal utility of consumption by the young to their own discounted marginal utility. Therefore, equality represents an operative middle-age transfer. To resolve potential indeterminacy regarding the distribution...

...holds with equality if agents can choose consumption in middle-age to equate its marginal utility with the expected discounted marginal utility of consumption when old. The inequality holds when agents would prefer to borrow against old...

...the second part implies that old-age consumption across generations is changing at the optimal rate. Inequality indicates a frustrated desire to borrow against an heir's future income.

Equations (4) above can be used to...heterogeneity are dictated by the microeconomic model. Therefore, some families are assumed to discount the utility of their children at a rate equal to the interest rate while others use a ...

...The two representative families differ only in the discount rate which they apply to the utility of their heirs. We also assume that high-discount-rate families face binding liquidity constraints...

...profile of nondistortionary taxes on the economy are analyzed.

Aggregate Consumption

Families who discount the utility of their children at a rate equal to the interest rate are purely Ricardian. Equalities...

...Euler equation, which relates the rate of time preference to the interest rate. Assuming logarithmic utility, consumption per Ricardian household changes according to (10) [Mathematical Expression Omitted] where γ should now...the new steady state in period 1, when taxes increase. (14) Therefore, when the policy change is announced and taxes are cut at time $t = 0$, Ricardian consumption falls from A to a point like C in Figure 2.15 Intuitively, Ricardian consumption falls since higher future interest rates reduce the present value of labor income.

At the same time, Keynesian consumption rises by...

...that the initial downward jump in consumption by Ricardian agents is not due to a change in the interest rate relative to time preference, but rather to an unexpected event that causes a discrete consumption jump. (17) Higher future interest rates lower the present discounted value of future labor income.

The effects of the one-period budget deficit, induced by a tax cut... who face binding liquidity constraints from others, is the rate of discount applied to the utility of future generations. Families with a high rate of discount do not grant bequests, and they have young agents who face binding liquidity constraints. Families who discount the utility of their children at a rate equal to the interest rate grant bequests and have...

6/TI,KWIC/7 (Item 6 from file: 148)

DIALOG(R) File 148: (c)2003 The Gale Group. All rts. reserv.

The transmission channels of monetary policy: how have they changed?
(includes related information on credit rationing)

... the dependence of the duration of coupon bonds, such as corporate bonds, on the interest rate. (8)

The institutional changes noted earlier--in foreign exchange markets, in housing finance, and in household and corporate balance sheets--did not in themselves necessitate any change in the behavior of the corporate bond rate in the 1980s. Nevertheless, the relation between the bond rate and its determinants may have changed because the assumptions underlying the formation of expectations of future short-term interest rates--that they are based on past short-term interest rates and inflation rates--might not...

...9) These results are consistent with the hypothesis that investors believe the current short-term rate to be a better predictor of future short-term rates than it was earlier and therefore link the long-term rate to the current short-term rate more quickly than previously. Although the faster pass-through of a change in the short-term rate to a change in the long-term rate is significant statistically, the change is too small to have much effect on output in...changed are carried out with the MPS equation for residential construction. This equation relates the desired stock of housing to a proxy for permanent income and to the cost of capital for housing and explains actual construction expenditures as adjusting with some lag to the desired housing stock. (19) Estimates indicate that expenditures also depend on the change in the unemployment rate and have been constrained at various times by credit rationing in the mortgage market. (20...sensitivity of home buyers. The intercept would capture the former effect.

22. The estimated coefficients indicate that an increase of 1

percentage point in the mortgage rate directly reduces residential construction expenditures 16 percent in the early period and 9 percent in the later period, in each case within one year of the initial rise in the rate. The difference is not statistically significant. In a second test to detect change in the sensitivity of the desired housing stock to the cost of capital, the intercept is constrained to be unchanged over... construction spending that excludes expenditures on petroleum and mining, which are modeled separately, and public utility investment other than telephone and telegraph investment, which is exogenous in the model.

26. The...

6/TI,KWIC/8 (Item 7 from file: 148)
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Monetary policy uncertainty, money elasticities, and interest rates.

... money and interest rates is developed in a model in which agents maximize the expected utility of wealth, using recent policy experience and related information to form expectations about volatility and...

...variance of returns - in the equation.

The money holder is assumed to maximize the expected utility of future wealth, where the growth of wealth is given by a stochastic differential equation...

...assets, and $z(t)$ a standard normal random variant. (4) Portfolio holders maximize the expected utility of future wealth by the appropriate choice of asset proportion $[a.sub.M]$, given the...

...nearly standard money demand function except for the presence of v . If other well-known utility functions are used in the derivation, the results are similar but not identical. For example, if utility is quadratic in wealth, a money demand function is derived in which risk (v) is... to the volatility of interest rates, which could be interpreted as a decrease in the utility of the services of money in volatile policy periods. Finally, $[D.sub.1]$, the coefficient... 1, for regime two we expect $[d.sub.5] < 0$ as greater volatility reduces the utility of the transactions services of money and $[d.sub.7] > 0$ as greater volatility reduces... measure assumes that any change is a surprise, so that an announced non-zero growth rate is unexpected. This measure is designated $[u.sub.1W]$. Since the money supply is often...

...for this study. One is that the survey began in 1977, providing less data than desired covering the pre-1979 policy experience. Also, the survey is based on expert opinion from...

...market role. On the other hand, the measure is worth retaining because some studies have indicated that this survey of money data may be a good proxy for expectations [6].

The... their response to short-term market interest rate changes. Instability of money thus lowers the utility of its transactions services relative to income and decreases the information that asset holders receive... changes. Second, money holders and suppliers may have learned something from their experiences that will change their reaction to future announcements of similar regimes.

REFERENCES

[1.] Antoncic, Madelyn. "High and Volatile Real Interest Rates : Where Does the Fed Fit In?" Journal of Money, Credit, and Banking, 18, 1 (February...

Control for vehicle including electric motor powered by engine driven generator
Fahrzeugsteuerungssystem mit generatorbetriebenen Elektromotor
Système de controle pour vehicule avec generateur pour alimenter un electromoteur

...SPECIFICATION wheels. Several examples of such vehicles are available.

One such example is disclosed in JapaneseUtilityModel Application Pre-Grant Publication No. S55-110328, published August 2, 1980. In this example...VWrr;

(DELTA)VF: Slip speed or acceleration slip;

Tm: Motor torque of motor 4;

TM:Desiredvalue of motor torque Tm (or□desired□motor torque);

Rp: Pulley ratio between a pulley on engine 2 and a pulley on...

...7;

Rhom: The efficiency of motor 4;

TMmax: The maximum torque of motor 4 thatindicates capability limit of motor 4 under current operating condition of generator 7;

Fnrg: Flag that...

...Field current of motor 4;

Ia: Armature current of generator 7, which armature current is indicativeof armature current of motor 4 upon supply of electric power from generator 7;

Ifh: Field current of generator 7;

V:Desiredvalue of output voltage of generator 7;

...of driving torque DT;

DTnd: Future value of driving torque DT after shift-down;

Th:Desiredvalue of load torque applied to engine 2 by generator 7 for generation of electric...

...at front road wheels 1L and 1R;

Rhm: Generator-to-motor (GTM) ratio (= NhNm).

DTVO:Rateof□change□in accelerator pedal position (or the first derivative of accelerator pedal position TVO);

STVO:Futurevalue of accelerator pedal position a predetermined period of time after;

SOUTRPM:Futurevalue of transmission output shaft speed a predetermined period of time after.

In one embodiment...value of No to give a difference. Dividing this difference by 4 (four) provides achangein transmission output shaft speed No for a predetermined interval of 10 milliseconds.

In box S608, the controller 8 predicts afuturevalue STVO of accelerator pedal position TVO. In this example, adding the current value of TVO to the product of therateof□change□in accelerator pedal position DTVO and 20 (twenty) gives thefuturevalue STVO to be accomplished 200 milliseconds after.

In box S609, the controller 8 predicts afuturevalue SOUTRPM of transmission output shaft speed No. In this example, adding the current value of No to the product of therateof□change□in transmission output shaft speed and 20 (twenty) gives thefuturevalue SOUTRPM to be accomplished 200 milliseconds after.

In box S610, the controller 8 predictsfuturegear position by looking into a shift schedule map illustrated in Figure 19 using the...

- ...CLAIMS established in the automatic transmission and determines that there is the need when the predicted **future** speed ratio is not greater than a predetermined value.
11. The control system as claimed in claim 10, wherein the vehicle has an accelerator pedal, and wherein the predicted **future** speed ratio is determined based on **rate of change** in position of the accelerator pedal and **rate of change** in speed of the output shaft of the automatic transmission.
 12. The control system as...

6/TI,KWIC/10 (Item 2 from file: 348)
 DIALOG(R) File 348: (c) 2003 European Patent Office. All rts. reserv.

System and method for dynamic multi-objective optimization of machine selection, integration and utilization
 System und Verfahren zur dynamischen, mehrfach objektiven Optimierung der Auswahl, Integration und Nutzung von Maschinen
 Systeme et procede d'optimisation dynamique et multi-objective de selection, integration et utilisation de machines

...SPECIFICATION to identify configurations of the various components so as to converge more closely to a **desired** business objective. For example, assume a current business objective is to operate in a just...

...manner and reduce costs as well as satisfy customer demand. If the inventory component 138 **indicates** that finished goods inventory levels are above a **desired** level, the ERP component 134 might determine based on data from the **utility** component 136 and machine components 110 that it is more optimal given the current business...

...to run the machines at 60% rather than 90% which would result in machinery prognostics **indicating** we may extend the next scheduled maintenance down time for another 4 months reducing the...
 ...expectancy of the machines as a result of operating the machines as a reduced working rate .

It is to be appreciated that optimization criteria for machinery operation can be incorporated into...

...the health of the process equipment and process operation. More importantly, it is possible to **change** how the system is controlled, within certain limits, to alter the **rate of** machinery degradation or stress. Using real-time diagnostic and prognostic information the subject invention can be employed in connection with altering **future** state(s) of the machinery. Given a current operating state for both the machinery and...three types of node: chance nodes, which correspond to the nodes in Bayesian belief networks; **utility** nodes, which represent the utilities of decisions; and decision nodes, which represent decisions which can...

6/TI,KWIC/11 (Item 3 from file: 348)
 DIALOG(R) File 348: (c) 2003 European Patent Office. All rts. reserv.

Direction indicating apparatus and method.
 Richtungsanzeigegerat und Verfahren.
 Appareil et procede d'indication de direction.

...ABSTRACT A1

A direction **indicating** apparatus and method using a GPS receiver (10) with processor (14, 16), memory (18), input (20, 201) and **indicator**

(22, 221, 222), uses conventional code pseudorange and carrier phase to provide a compass function...

...12) is desirably held stationary while the directional vectors toward the satellites and for the **desired heading** (21) are computed, the **rate of change of** carrier phase determined and **future carrier phase** predicted. The antenna (12) is then moved in a closed path (11) while...

...actual carrier phase are measured and converted to positional perturbations which are resolved along the **desired heading** (21) and normal thereto. As the antenna (12) moves around the closed path (11...

...maxima, minima or change sign and the processor (14, 16) uses this to trigger the **indicator** (22, 221, 222) so that the **desired heading** is apparent to the user (8). (see image in original document)

...SPECIFICATION a preferred method for the calibration and measurements steps, including computing various factors useful for **indicating the desired headings**. In a preferred embodiment, time dependent carrier phase values $F(\text{sub}(mk))(t)$ are...convenient to use time epoch durations equal to the reciprocal of the carrier phase data **rate**, e.g., about in the range 0.03-0.1 seconds. Thus, as used herein...

...calibration interval and taking on values $t > N$ during the measurement interval. The subscript **m** indicates that carrier phase values referred to are measured values (e.g., obtained from GPS signal...

...about 2 seconds. It should be long enough to permit reasonably accurate measurements of the **change of** carrier phase, so that sufficiently accurate predictions of **future carrier phase** during the subsequent measurement interval may be constructed, based on the values observed during the calibration interval. With a carrier phase data **rate of** about 5-20 observations per second and a calibration interval of about 2 seconds...present invention carries little or no cost or performance penalty, while adding substantially to the **utility of** a GPS receiver because a single hand holdable unit provides current heading as well...

6/TI,KWIC/12 (Item 1 from file: 349)

DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... FACTORS SUBJECT TO CHANGE

Premium Load Percentages, Administrative Charges, Surrender Charge Factors, Cost of Insurance **Rates** .

Mortality and Expense Risk Charge **Rates** , and Certificate Loan Factors may **change** from time to time subject to the maximums shown in Section

1. In deciding whether to **change** any of these charges, We will periodically consider factors such as Our expectations of **future mortality rates** . investment earnings.

persistence experience, applicable federal, state, and local taxes, and

operating expenses to see if a change in Our assumptions is needed.
Changes in these factors will be by class. All changes...

Claim

... in this Rider have the same meanings as in the Certificate unless otherwise

...early indicated in this Rider.

PRESIM-NT SECRETARY

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APPENDIX B

Product Definition

(9 M Financial Group...t

3.21 Maximum Mortality

In addition to the guaranteed mortality rates in the CarrierUtility, two factors will be defined to act as global maximum mortality charges, up to a...

...age. A factor will be defined for each Male and Female lives. m'qm'' -> CarrierUtilityDefined Maximum Mortality Rate for Males up to maxqage. MaVemle CarrierUtilityDefined Maximum Mortality Rate for Females up to maxqage. maxqage Maximum age to apply maximum...

...example,

Life Male could be table A, Life Female could be table D)

The CarrierUtility will allow for Tables to be named and associate a rating factor to the table...permanent flat extras to only apply for a fixed period of time so the carrierutility needs to define how long to apply the permanent flat extra.

CarrierUtilityDefined

Pen-nanentFlatExtraYr CarrierUtilityDefined to Defined Number of Years to

Apply Permanent Flat Extra

User Defined

TemporaryFlatExtra Amount...

...duration t (Typically used for Contagion Charges.) This needs to be input in the CarrierUtility as a durational table that is identical for all underwriting classes . Then for Survivorship Cases...

...lpx t-lpy (t

1 pX Xt-1 Py)

note: AC t Defined in CarrierUtilityTable as a durational table. The resulting q's are the frasierized q's which...expense charges, as well.

4 2 GuaranteedInterestAssumptionUsedForDiscountinginCOIcalc

The illustration system needs to have a carrierutilitydefined input:

Guar i= CarrierUtilityDefined Input for DB discounting in the COI Calculation.

4 3 Fund Selection and Fund...

...net investment return.

TotalFundAdvFee

Total FundExpFee

Tota'FundRefund

4 4 NetInvestmentRate

The annual net investment rate , Net i , to be used in the calculation of investment income in section

6 5...

...have an effect on the policy performance. Modules will allow the user to

define **adesired** compensation pattern. Then, combinations of these modules may be defined by the sum of scalar...

...FACTORS

5,23 State Premium Taxes

The state premium tax is set in the **carrierutility** of the illustration system. State Premium tax will be specified on a state specific basis...

...of State Premium Tax below.

State =Two letter State Code

PremTax = State Specific defined in **utility**

PrerntaxYr =Year to end Premium Tax Amortization

(PremtaxYr must be less than or equal to...

...10 policy durations. The User has the option to specify a shorter applicable period if **desired** .

2 Premium tax amortization allowed on Eligible Excess Premium in Year 1 Only.

5 2...

...percent of premium charge. The percent cost will be specified in the carrier set up **utility** . The user will have an option to apply this charge on a matched basis as...

...2. See restrictions on amortization of DAC below.

DACTax = Percent of Premium amount defined in **utility**

DACTaxYr =Year to end DAC Tax Amortization

75

(DACTaxYr must be less than or equal...selection. Each module will have user specified inputs and table data from the Carrier set up **utility** .

The following sections will describe in detail how to calculate the contribution to each load...

...to be applied. Default should be 1 00%.

Module I will have the following Carrier **Utility** defined inputs:

The Carrier Setup **Utility** will specify the following factors and tables

to be used in the module calculations. colmimultx,t Carrier **Utility**

defined table of COI Multiplicative factors for each age, sex,

underwriting class and duration. COIMlAdd,,t Carrier **Utility** defined

table of COI Additive factors for each age, sex, underwriting class and

duration. Add min Carrier **Utility** defined minimum additive COI amount,

a global factor. Mult min Carrier **Utility** defined minimum

multiplicative COI amount, a global factor. GivebackFactor Carrier

Utility defined factor to adjust give back ratio. COIGivebackFactor

Carrier **Utility** defined factor to adjust give back ratio for COL

PricingFactor Carrier **Utility** factor to add loads to percent of premium

charges on top of commissions. Ml MinTargetAdJ Carrier **Utility** factor

to specify minimum target adjustment for Module

77

MIPVRatel.-> Carrier **Utility** factor to specify PV Rate I

Ml PVrate2 -> Carrier **Utility** factor to specify PV Rate 2

MlNPVConst-* Carrier **Utility** factor to set minimum levels of charges

Ml megivetable t -> Carrier **Utility** Table to Define M&E Add-on. Used

only for giveback option in this module.

M 1 givetable t -> Carrier **Utility** Table of Give back schedule

M 1 ExpKtable t -> Carrier **Utility** Table of Expense Per \$ 1 000 of Initial Face factors, used only for giveback option in this module.

MlAgeFactor,, -> Carrier **Utility** defined attained age table of age

adjustments for each underwriting class. Then using the above factors...

...2 to be applied. Default should be 100%

Module 2 will have the following CarrierUtilitydefined inputs:

M2PVRate 1 First Interest Rate to Take PV of Commission Stream

M2PVRate2 Second is NOT chosen M2AgeFactor, CarrierUtilitydefined attained age table of age adjustments for each underwriting class.

79

M2ExpKFactor,, CarrierUtilitydefined attained age table of Expense per \$1000 of Face for each issue age and each underwriting class.

M2ExcessFactor,, CarrierUtilitydefined factor for Excess M&E component. Same component for all underwriting classes. M2Band2Factor-> CarrierUtilitydefined scalar factor for Band 2 Adjustment M2SurrTable t-> CarrierUtilitydefined table of surrender charges percentages (Note this may be and age and duration table...)

..M2ExpKDur t -> Durational. Adjustment Factor For Per 1000 Face loadings for Module 2.

COIM2MuIt,,

> CarrierUtilitydefined table of COI Multiplicative factors for each age, underwriting class and duration.

COIM2Addx,t

> CarrierUtilitydefined table of COI Additive factors for each age, underwriting class and duration.

M2metable t CarrierUtilityTable to Define M&E Add-on for Module 2

M2SurrMETable t -> CarrierUtilitydefined table of surrender charges M&E add-on

NPV1AdjFactor-+ CarrierUtilityAdjustment Factor for NPV1

NPV I AdjFactorExcess CarrierUtilityAdjustment Factor for NPV 1 Excess

NPV2AdjFactor -> CarrierUtilityAdjustment Factor for NPV2

NPV2AdjFactorExcess CarrierUtilityAdjustment Factor for NPV2 Excess

TaxAdj --> CarrierUtilityAdjustment for Amortized Premium and DAC tax

Then using the abovefactors thefollowing Components are calculated...

...3 to be applied. Default should be 100%

Module 3 will have the following CarrierUtilitydefined inputs:

TrailfactorM3% t CarrierUtilityto Specify M&E Load to trail component

Then using the abovefactors thefollowing Components are...

...to be applied. Default should be 100%

R11

Module 4 will have the following CarrierUtilitydefined inputs:

PerKFactor I CarrierUtilityto Specify Load to Service Fee First Year Only Option

PerKFactor2 CarrierUtilityto Specify Load to Service Fee Annual Option

Then using the abovefactors thefollowing Components ...CTaxT arg etFlag, TaxLoad.Band2%, Pr emTax x Pr emTaxBand2Flag, + DACTax x DACTaxBand2Flag, FlatLoad% CarrierUtilityDefined Global Premium Load

bGlobalME t CarrierUtilityDefined Global M&E Load for band b

Policy Mode Monthiversary mode for processing calcs...

...result of user module selections, the flat policy fee will be set in the carrierutility .

PoWee, -4 Global Policy Fee per Duration set in CarrierUtility

'DB Defined as Death Benefit Coverage Segment r, Added at Age y for a policy...frequency of the periodic policy processing. This will be defined in the Carrier Set uputility , the default frequency will be Monthly.

6.2 DEATH BENEFITS

6 1 Issue Coverage

At...fiat charge applied to any premium payment, this is defined in the Carrier set up **utility** .

Net Premiums will be used in the Account Value Calculation Formulas

6A ACCOUNT VALUE

The...

...1 Expense Charge

The expense charges will be defined as a result of the carrier **utility** and the user module configuration. See the description of calculation of expense charge components in...

...000 charge for each coverage segment and any flat policy fees defined in the carrier **utility** . The expense charge is assumed to be applied at each modal processing date.

Roundinz Rule...

...COI) Charges

Cost of insurance charges will be defined as a result of the carrier **utility** and module configuration. See description of the calculation of these charges in Section S. The...this rider will be

TermMultt CO]TermMultt C01 TermMult will be defined in the Carrier **Utility**TennAddt COITermAddx,t COI Term-Add will be defined in the

Carrier**Utility**

TennFactort Carrier**Utility**Factors Defined to Add to Term Rider Charges

TennCommnt Carrier**Utility**Factors Defined to Term Rider Commission

= min (TermMult, xc' q,,,,t-, x TableRating + TermAdd tPoUcyGuar...t

LoanBalancet = Loant

at t+1 LoanInt = LoanBalancet x LoanRate,

LoanRate t = LoanCreditRatet + MEBandlt + LoanFactor, (**utility**scalar)

7 1 Maximum Loan

MaxLoan t = AV,,m - Surrender, - LoanBalance, - 12 x (ExpenseCh arg... they been

paid each year at 4%n interest

GMDB Factor-> Defined in the Carrier**Utility**Amount of Target Premium to Be

GMDB Premium

GMDBratet -> Defined in the Carrier**Utility** , Add on the Exp per K for

GMDB Rider GMDBmeratet -> Defined in the Carrier**Utility** , Add on the M&E for GMDB Rider

GMDBPrem = Target Premium Factor x 'DB x...apply for a certain time period there needs to be an entry in the carrier **utility** to specify how long to apply permanent flat extras.

7PayPremiurn 7PayFactor x 7PayDB + Flat Extra...be considered a taxable event and a 1099 would need to be generated. I .Achangein the contract occurs that reducesfuturebenefits under the contract;

2 Thechangeoccurs within 15 years of the original issue date;

3 Cash is distributed from the contract as a part of or consequence of the change ;

4 The recapture ceiling, as defined in the statute, is exceeded; and

5 There is...This is defined as the AC t = term, This rate will be defined in

Carrier**Utility**Table as a durational table and needs to vary based on the sum of the...

...I to be applied. Default should be 100%.
Module I will have the following CarrierUtility defined inputs:
The Carrier SetupUtility will specify the following factors and tables to be used in the module calculations. CoImult CarrierUtility defined table of COI Multiplicative factors for each age, sex, underwriting class and duration. For...

...one table will be used, lookup based on Joint Equal Age.
139
COIMAdd, CarrierUtility defined table of COI Additive factors for each age, sex, underwriting class and duration. For...

...different for Single Life and Survivorship Admin
.15 for single life and .25 for survivorship
Mult min CarrierUtility defined minimum multiplicative COI amount, a global factor. Note this will be the same for Single...

...Survivorship one table will be used, lookup based on Joint Equal Age.
GivebackFactor -4 CarrierUtility defined factor to adjust give back ratio. Same for both Single and Survivorship
COIGivebackFactor CarrierUtility defined factor to adjust give back ratio for COI. Same for both Single and Survivorship
PricingFactor CarrierUtility factor to add ...different for Single Life and Survivorship PricingFactor = .1 for single life and .2 for survivorship
MI MinTargetAdj CarrierUtility factor to specify minimum target adjustment for Module

1 Same for both Single and Survivorship
MIPVRate1 CarrierUtility factor to specify PV Rate 1 Same for both Single and Survivorship
MIPVRate2 -> CarrierUtility factor to specify PV Rate 2 Same for both Single and Survivorship
MINPVConst -> CarrierUtility factor to set minimum levels of charges. Note this will have a different value for Survivorship...

...the Single Life Product.
Currently, Single Life = .2 Survivorship will = .3
MI megivetable t -> CarrierUtilityTable to Define M&E Add-on. Used only for giveback option in this module. Same for both Single and Survivorship
M1 givetable t --> CarrierUtilityTable of Give back schedule Same for both Single and Survivorship
M1ExpKtable t -> CarrierUtilityTable of Expense Per \$ 1 000 of Initial Face factors, used only for giveback option...

...durations Survivorship will = .01 duration 1-1 0, 0 years II+
140
M1AgeFact-prx CarrierUtility defined attained age table of age

adjustments for each
underwriting class. Note this will have...

...be applied. Default should be I 00%
142

Module 2 will have the following CarrierUtilitydefined inputs:
M2PVRatel First Interest Rate to Take PV of Commission Stream2 Samefor
both
Single...

...when surrender charge option is NOT chosen Same
for both Single and Survivorship
M2AgeFactor,, CarrierUtilitydefined attained age table of age
adjustments for
each underwriting class. Note this will have its own tablefor
survivorship. The lookup will be based on thejoint equal age.
M2ExpKFactor, CarrierUtilitydefined attained age table of Expense per
\$ 1 000 of
Face for each issue age...

...its own tablefor survivorship. The lookup will be based on
thejoint equal age. WExcessFactor,, CarrierUtilitydefined factor for
Excess M&E component. Same
component for all underwriting classes. Note this...

...its own
tablefor survivorship. The lookup will be based on thejoint
equalage. M2Band2Factor -4 CarrierUtilitydefined scalar factor for
Band 2 Adjustment, Note this
will have a different valuefor Survivorship versus the Single Life
Product. Currently, Single Life =.5 Survivorship will =J
WSurrTable t-> CarrierUtilitydefined table of surrender charges
percentages Samefor
both Single and Survivorship
(Note this may be...

...a durational table. If surrender Charge Option a different table
applies.

143
COIM2Mult,,,t CarrierUtilitydefined table of COI Multiplicative
factors for
each age, underwriting class and duration. For Survivorship one
table will be used, lookup based on Joint Equal Age. COIM2Addx,t Carrier
Utilitydefined table of COI Additive factors for each
age, underwriting class and duration. For Survivorship one
table will be used, lookup based on Joint Equal Age.
M2nietable t CarrierUtilityTable to Define M&E Add-on for Module 2
Same for both Single and Survivorship
M2SurrMETable t CarrierUtilitydefined table of surrender charges M&E
add-on
Samefor both Single and Survivorship
NPVIAAdjFactor-> CarrierUtilityAdjustment Factor for NPV1 , Note this
will have
a different valuefor Survivorship versus the Single Life
Product. Currently, Single Life = I Survivorship = 3
NPV I AdjFactorExcess -> CarrierUtilityAdjustment Factor for NPV I
Excess, Samefor
both Single and Survivorship
NPV2AdjFactor-> CarrierUtilityAdjustment Factor for NPV2, Note this
will have
a different valuefor Survivorship versus the Single Life

Product. Currently, Single Life = I Survivorship = 3
NPV2AdjFactorExcess -> CarrierUtilityAdjustment Factor for NPV2
Excess, Samefor
both Single and Survivorship
TaxAdj -> CarrierUtilityAdjustment for Amortized Premium and DAC
tax, Samefor both Single and Survivorship
New For Survivorship...

6/TI,KWIC/13 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT
A CONFIGURATIONS DE SERVICES DE COMMUNICATION

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... be important if there is risk associated with a product's or product
vendor's future, or the rate of change in a particular technology
area is particularly high. An evident example is looking back at...g.,
Winston Account or New Product Launch) for easier access.

Starfish Software Dashboard - a desktop utility designed to simplify
application and system management; provides quick launch buttons, system
resource gauge, drag...software (such as Microsoft's FrontPage or Sausage
Software's HotDog) to the anemic Notepad utility included with
Microsoft's Windows operating system.

78

As with many languages, HTML is in...for distributed file systems in a
TCP/IP environment.

Distributed File System (Dfs) - utility for Windows NT Server that
provides file services in a Microsoft environment.

116

Network File...for File Transfer Services in a homogeneous environment
could include the native operating systems copy utility, i.e. Windows
NT Copy features.

Possible Product Options
Computer Associates CA-XCOM; RernoteWare; Hewlett...

Claim

... serves human comfort or quality of life; the best patterns explicitly
appeal to aesthetics and utility.
COMPONENT-BASED DEVELOPMENT
Introduction to Component Based Development
Component systems model - how the business...a processcentric Business
Component controls the flow of a business process. For example, in the
utility industry, a Billing component would process customer, product,
pricing, and usage information into a bill...components has been
established, the development time for subsequent projects can be reduced.
In one utility company they saw significant gains in the reuse of
components across initiatives. Rather than copying...object model. Often
these two may have a tight relationship. For example, consider a gas

utilitycustomer system that provides customer service orders. The service order business process and service order...keep the cache size manageable. Expect degraded performance if you do anything to destroy the utilityof the cache. For some applications, LRU might not be the right choice; a more...via the accessor logic module. Also, the accessor logic modules may be edited per the desiresof a user. Additionally, the constant values may be accessed without the accessor logic modules...In two different customer care applications this came through as the objects like PhoneNumber, PhoneNumberType, RatePlan&[]RatePlanType[] , etc. This example has not yet been updated to JavaBeans.

```
package Party;
import java.util.*;
public...in meta-data of the message. Also, in another aspect, the message may include an indicationof a version thereof. hi one situation, one of the systems is an object-based...
```

6/TI,KWIC/14 (Item 3 from file: 349)
 DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN A COMMUNICATION ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY) RAFFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE COMMUNICATION

Fulltext Availability:
 Detailed Description
 Claims

Detailed Description

... be important if there is risk associated with a product's or product vendor'sfuture , or the[]rate[]of[]change[]in a particular technology area is particularly high. An evident example is looking back at...g., Winston Account or New Product Launch) for easier access.

Starfish Software Dashboard - a desktoputilitydesigned to simplify application and system management; provides quick launch buttons, system resource gauge, drag...software (such as Microsoft's FrontPage or Sausage Software's HotDog) to the anemic Notepadutilityincluded with Microsoft's Windows operating system.

78

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Distributed File System (Dfs) - autilityfor Windows NT Server that provides file services in a Microsoft envirom-nent.

116

Network...for File Transfer Services in a homogeneous environment could include the native operating systems copyutility , i.e. Windows NT Copy features.

Possible Product Options
 Computer Associates CA-XCOM; RemoteWare; Hewlett...

Claim

... serves human comfort or quality of life; the best patterns explicitly appeal to aesthetics andutility .
 COMPONENT-BASED DEVELOPMENT

Introduction to Component Based Development
 Component systems model - how the business works...a processcentric
 Business Component controls the flow of a business process. For example,
 in theutilityindustry, a Billing component would process customer,
 product, pricing, and usage information into a bill...components has been
 established, the development time for subsequent projects can be reduced.
 In oneutilitycompany they saw significant gains in the reuse of
 components across initiatives. Rather than copying...object model. Often
 these two may have a tight relationship. For example, consider a gas
 utilitycustomer system that provides customer service orders. The
 service order business process and service order...keep the cache size
 manageable. Expect degraded performance if you do anything to destroy the
 utilityof the cache. For some applications, LRU might not be the right
 choice; a more...via the accessor logic module. Also, the accessor logic
 modules may be edited per thedesiresof a user. Additionally, the
 constant values may be accessed without the accessor logic modules the
 objects like PhoneNumber, PhoneNumberType,RatePlan&[]RatePlanType[] ,
 etc. This example has not yet been updated to JavaBeans.
 package Party;
 importjava.util.*;
 public...in meta-data of the message. Also, in another aspect, the
 message may include anindicationof a version thereof. In one
 situation, one of the systems is an obj ect...

6/TI,KWIC/15 (Item 4 from file: 349)
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**COMPUTER-IMPLEMENTED PROGRAM FOR FINANCIAL PLANNING AND ADVICE SYSTEM
 PROGRAMME INFORMATIQUE POUR SYSTEME DE PLANIFICATION ET DE CONSEIL
 FINANCIERS**

Fulltext Availability:
 Detailed Description
 Claims

Detailed Description

... of the present invention. In a preferred embodiment, however, FAS 1 0
 utilizes a datautilitysystem built on a system of remote procedure
 calls which are suitably routed through servers...not an imaginary world
 based upon a non-current start date. Similarly, the global inflation
 rateis preferably set at a[]rate[]determined by financial experts at
 the home office. However, advisors may preferablychangethe global
 inflationrateto more accurately accommodate a client's optimism or
 pessimism of thefuture . Finally, as shown in Figures 10, 11A, and 12,
 data entries may be suitably saved...is needed or relevant (for example,
 as shown in Figure 27, when an advisor entersutilityrelated expenses
 the lifetime purpose field 367 is disabled).
 As shown in Figures 23 - 27t...

...Sub Cash Flow 283 classification similarly includes numerous
 subclassifications such as: wages, tips, living expenses,utility
 expenses, and the like. Each of these Accounts and ALPIE 5 data objects
 are combined...subtract from specific ALPIE objects (such as checking,
 FICA 1 0 taxes, home mortgage payments,utilitybill balances, or any
 category identified as being paid by the disbursement).

RG 118 are...

Claim

... New m
3j
Field
Office
FAS workstation (Intel PC)
ndows95 Yz.
Z,1
M2infr2me
DataUtility , (NIVS, CICS,
Middleivare INIS,DB2/2,
Servers Sybase,
(Unix) ACF2)
S,
/52
Chaps, Wooley end...

...vgi
Chaps. Wooley and Leether
Finarvdal Advisory Propos4
Apr-1397
festm
Y %@c
AnnUal iollationrate
4.0 %
Ajdri3m
34H
c>
U@ lmcrf@
u F's
3
4@2 -39
2...Preparing for Draft Version Printing
rProposal Review sheds
a. Check speffing of s6ected Iterivs, itdesired .
Calculation Status
Calculation Ume
Goals
b. Select vroposal style.
selected for
Current ToNY(7 @Orrert...

...preparing for Clieit Version PrkTting
v" group
informabon. a. Check spelling of entire proposal ifdesired .
-Calculation Status
Calculationllitne
Goals
b. SOect proposal style.
selected for 1:05
mm Prirft need...Please See Extra Sheet.
C. DOCUMENTS CONSIDERED TO BE RELEVANT
Category* Citation of document, withindication , where appropriate, of
the relevant passages Relevant to claim No.
Y US 51471@575 A...

6/TI,KWIC/16 (Item 5 from file: 349)
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METHODS AND APPARATUS RELATING TO THE FORMULATION AND TRADING OF RISK

MANAGEMENT CONTRACTS
PROCEDE ET APPAREIL DESTINES A L'ETABLISSEMENT ET A LA NEGOCIATION DES
CONTRATS DE GESTION DE RISQUES

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... practices, warranties, increased research and development activity (and associated intellectual property rights such as patents, utility models and registered designs), the purchase of modernised plant and equipment, and improved inventory, occupational...

Claim

... specified time on or before contract maturity date/time", and so on), and type-of-future event involved . (where, again, this can be anything - for example, as an indicator of some relative value of a phenomenon (spot value, average value and so on), or as an indicator of the "rate-of-change" of some value of a phenomenon.
The "establishment and maturity date/time of the product... position of a specified "risk counterparty" stakeholder in an existing contract; acquiring-party product price indications (and option price indications); and acquiring-party withdrawals of existing product orders (and option withdrawals).
Acquiring party product orders... on any defined (primary and derivative-primary) product order according to either an "expected value/utility -certainty equivalent" (EV/U-CE) pricing regime, or any other mathematically-definable pricing regime.
In...

...value-certainty equivalent" (EV-CE) pricing regime, each potential counterparty specifies, amongst other things: an indicator of certain defined attributes of an as-yet-unknown product order; a base commission rate; a base discount rate; (if applicable) a set of base consideration/entitlement denomination, currency, and national currency exchange rates; base unit product prices; and desired adjustments to the preceding base-bid-price determinants dependent on any specific order (submitted by a specified ordering party).
The above-described indicator of certain defined attributes of an as-yet-unknown product order (termed, defined circumstances) may...

...ordering party is prepared to pay for their defined product. The above-described base commission rate specifies the minimum required percentage profit margin required by the counterparty above their breakeven consideration bid price for a product order.
The above-described base discount rate determines the present value of the counterparty's expected future entitlement associated with a contract...

...generate).
The above-described set of base consideration/entitlement denomination, currency and national currency-exchange rates are used, where

applicable,
to convert an ordering party's contract requirements into the base 1), or
as parameters of
defined mathematical functions). The above-described **desired**
adjustments
to the preceding base-bid-price determinants dependent on the specific
ordering party submitting a specific order can include: a commission
rate
adjustment; a discount **rate** adjustment; a consideration/denomination
exchange **rate** adjustment; a currency exchange **rate** adjustment; and a
national currency exchange **rate** adjustment.
In the case of an "expected **utility** -certainty equivalent" (EU-CE)
pricing regime, each potential counterparty specifies all of the
PCT/AU93/00250
above-described parameters applicable to a EV-CE pricing regime as well
as "**utility** bench-mark" figures for all possible consideration and
entitlement "payment amounts" which could, conceivably, be...

...sum of the differences (possibly weighted according to
their perceived importance) between the actual and **desired** values of
match attributes of ordering parties and counterparties".
PCT/AU93/00250
Both of the...is seeking include: their wish or otherwise to directly
input the entitlement "coordinates" of their **desired** contingent claim
order; their wish or otherwise to mathematically specify an entitlement
function reflecting their **desired** product order, where such functions
can
be single or multidimensional (**indicating** a contingent contract
entitlement conditional on two or more phenomena); the
"consideration/entitlement unit". "currency..."

...pay"/"receive"
their contract consideration/entitlement. Where an ordering party wishes
to mathematically specify their **desired** primary product order as a
single-dimensional entitlement function: the input term "XI" can
indicate the number of contract entitlement "inflection points" the
ordering party
is seeking within the allowable points); the input term "Alpha MII
can **indicate** the ordering party-specified event value corresponding to
the Xth future product event value contract entitlement inflection point;
the input term "Beta M" can **indicate** the ordering party-specified
desired entitlement amount (in the **desired** "consideration/entitlement
form". "currency" and "national currency" entitlement denomination)
corresponding to the Xth event value inflection point; and the input term
"Gamma U-1)" can **indicate** the ordering party-specified **desired** shape
of
the function between each of the co-ordinates: [Alpha (1), Beta MI and...

...pricing
regime (described above), each potential counterparty is required to
specify, amongst other things: an **indicator** of the appropriate "defined
circumstances" of all possible product orders; a base "commission **rate**
";
a base "discount **rate** "; (if applicable), a set of base
"consideration/entitlement denomination", "currency" and "national
currency" exchange **rates** ; base "unit product prices"; and **desired**
adjustments to the base commission **rate** , discount **rate** , exchange
rates ,
and unit product prices on specific product orders according to the
determined-value of the "defined circumstances" **indicator** (based on a

specific product order).

Possible individual contract and product constraints the potential counterparty...and processing of all possible types of these transactions, including product order processing, product price **indications**, and withdrawals of existing product orders.

"Product option orders" is an illustrative

"derivative-secondary" risk...most recent precalculated "present value" of

the expected future entitlement associated with each relevant contract **indicates** a negative contract value, and if this negative value exceeds the prior contract valuation figure...

...most recent precalculated

"present value" of the expected future entitlement associated with each relevant contract **indicates** a positive contract value, the only collateralisation payment adjustment called for is one in which... potential new product orders it should submit. This system is in the form of a "utility optimization" mechanism which seeks to identify the best possible composition of outstanding orders (and thus...

...objective function which seeks to minimize the difference between a weighted sum of actual and **desired** values of a series of attributes (involving single or multiple products, covering the ordering party...primary" risk management contracts are options contracts, or futures contracts, or forward contracts, or forward **rate** agreements, or swaps, or like financial instruments based on specified, but yet-to-be-established...

...secondary" risk management contracts are options contracts, or futures contracts, or forward contracts, or forward **rate** agreements, or swaps, or like financial ...Payments Netting? No Netting Details (if applicable) collateralisation Details (if applicable) Valuation Details con! Applicable Discount **Rate** : Not Applicable Trustee: Not Applicable Applicable Discount **Rate** : Orde Obligation Netting trigger: Not Applicable 10 % P.a. Min required settlements: Not Applicable Ordering Party...Not Applicable

m

a 4

5

ORDER SUPPORT DETAILS

Communications medium: Computer-to-computer Partial Matches **desired**?

No Unacceptable Coi

Consideration Credit sought ? No Manuel Approval of Matches **desired** ? No

Desired Form of Consideration Credit (if appl.) Not Applicable ☐ **Desired** ☐

degree of trading transparency Counterparty Collateralisation payments required ? No (if applicable) - Not Applicable Preparedness to

make own collateralisation payments (if applicable)? Not Applicable

Applicable Consid./Entitlement Transfer Entity Applicable Marginal Tax

rate (if applicable)? Account details : ABC Banking Corp

Consideration: Not Applicable Operating A/c 1 502026 1 (and 2)

Entitlements: Not Applicable **Desired** date/time of Order Submission:

Immediate Netting System Participation ? **Desired** Order retention period

00 01 00.00 - Bilateral Obligations netting ? (if applic.) No **Desired**

Max. time for counterparty - Bilateral Payment is netting ? (if applic.)

No manual order approval (if applic...)

...By: Derri data Inc AS AT 93 01 26 00

100 Consideration Exchange

ICOUNTERPARTY PRICING SPECIFIC Rates(ifopplc) C/L
 Currenq Nat. Curr.
 Defined Circumstances ED 9.90 atRateEntitlement Exchange
 ,4 : C/E Currency.... Nat. Curr...
 Commission Discou
 1.10% PRates : (ifapplc)
 xi
 Feasible Gross OP/Cp Net Component Implied Assessed Net Net Contingent
 ax[] Product...Pay
 m
 3 DEALTYPE:
 In
 4
 CONTRACT CONDITIONS
 Communications medium: Computer-to-computer Partial Matchesdesired7
 Yes Unacceptable Count
 Consideration Credit sought ? No Manual Approval of Matchesdesired?
 No
 DesiredForm ofConsideration Credit (ifappl.) Not ApplicableDesired
 degree oftrading Counterparty Collateralisation payments required ? Yes
 Transparency (if applicable) Not Applicable Preparedness to
 make'owncollateralisation payments (ifapplirable)? Not Applicable
 Applicable Consid./Entillment Transrer Entity Applicable Marginal Tax
 rate(ifapplicable)? Account details: ABC Banking Corp
 - Consideration Not Applicable Operating Atc 1 502026 0 (and 1)
 - Entitlements : Not ApplicableDesiredatetime ofOrder Submisqion:
 Immediate Netting System Participation ?DesiredOrder retention period
 : 00 01 00.00 - Biliteral Obligations netting ? (ifapplic.) NoDesired
 Max. time for counteiparty - Bilateral Payments netting ? (ifapplic.) No
 manual order apprpyaL(ifapplic.) Not A...parameters.
 EVFUNC(SID) Expected value determination function: function type
 and associated parameters-,
 CR(SID) Commissionrateto be used for the current defined
 circumstances.
 DR(SID) Discountrateto be used for the current defined
 circumstances. PRICUSID) Price calculated by each counterparty.
 EL...
 ...Expected value limit on each order.
 C-C/EDXCHANG(SID) Counterparty consideration/entitlement denomination
 exchangerateswhich convert the ordering party's
 consideration denomination of ACC CONSID (and
 MAXCONSID) into the product's consideration
 denomination.
 C-CXCHANG(SID) Counterparty currency exchangerateswhich covert
 the ordering party's currency of ACC CONSID (and
 MAXCONSID) into the product...
 ...the product's
 denominated national currency.
 E-C/EDXCHANG(SID) Counterparty consideration/entitlement denomination
 exchangerateswhich convert the orde.ring party's
 consideration denomination of ACC ENTITLinto the
 product's consideration denomination.
 E-CXCHANG(SID) Counterparty currency exchangerateswhich covert
 the ordering party's currency of ACC ENTITL into the
 product's denominated currency.
 E-NCXCHANG(SID) Counterparty national currency exchangerateswhich
 convert the ordering party's national currency of
 ACC ENTITL into the product's...in this file. Fields as in

ORD QUEUE plus some additional fields:

ERRCODE Error code indicating why the order was rejected.

PORD CONF When an order is matched and fully confirmed...denomination.

PNCUR Product national currency denomination,

PSEL PRICE Contains all counterparty pricing parameters, including commission rates, discount rates and exchange rates :

SID Counterparty identification

PID Product identification

DCID Defined circumstances identification

PRICEFUNC Pricing function: function type and associated parameters.

CR Commission rate to be used for the current ordering party in the current product.

DR Discount rate to be used for the current ordering party in the current product.

C-C/EDXCHANG Counterparty consideration/entitlement denomination exchangerates which convert the ordering party's consideration denomination of ACC CONSID (and MAXONSID) into the product's consideration denomination,

C-CXCHANG Counterparty currency exchangerates which convert the ordering party's currency of ACC CONSID (and MAXCONSID) into the product's denominated currency.

C-NCXCHANG Counterparty national currency exchangerates which convert the ordering party's national currency of ACC CONSID (and MAXCONSID) into the product's denominated national currency.

E-C/EDXCHANG Counterparty consideration/entitlement denomination exchangerates which convert the ordering party's consideration denomination of ACC ENTITL into the product's consideration denomination.

E-CXCHANG Counterparty currency exchangerates which convert the ordering party's currency of ACC ENTITL into the product's denominated currency.

E-NCXCHANG Counterparty national currency exchangerates which convert the ordering party's national currency of ACC ENTITL into the product's...

?